

Information to identify the case:

Debtor 1 Dmitry Niman
First Name Middle Name Last Name

Debtor 2 Angelica Giverts
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8862**

EIN --_-----

Social Security number or ITIN **xxx-xx-8032**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **15-23786-ABA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dmitry Niman

Angelica Giverts

9/2/16

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dmitry Niman
 Angelica Giverts
 Debtors

Case No. 15-23786-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Sep 02, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 04, 2016.

db/jdb
 aty +Dmitry Niman, Angelica Giverts, 22 S. Adams Ave., Unit D, Margate, NJ 08402-2327
 +Daniel F. Ashton, Schwarz & Schwarz, PC, One Liberty Place, 51st Floor,
 1650 Market Street, Philadelphia, PA 19103-7200
 cr Citizens Bank NA f/k/a RBS Citizens NA, 10561 Telegraph Road, Glen Allen, VA 23059-4577
 cr +Renee L Friedman-Stemmer, 28 Collage Lane, Cherry Hill, NJ 08003-5107
 cr +TD Bank, N.A., c/o Stark & Stark, Attn: Marshall T. Kizner, PO Box 5315,
 Princeton, NJ 08543-5315
 515637483 +American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 515695073 +BMW Financial Services LLC, PO Box 201347, Arlington, TX 76006-1347
 515644548 +BMW Financial Services NA, LLC, Ascension Capital Group, PO Box 201347,
 Arlington, TX 76006-1347
 515637487 +Capital One Mortgage, PO Box 21887, Eagan, MN 55121-0887
 516055100 +Capital One N.A., PO Box 165028, Irving, TX 75016-5028
 515897152 Capital One N.A., c/o Ascension Capital Group, P.O. Box 201347, Irving, TX 75016
 516050445 +Capital One N.A., Payment Processing, P.O. Box 105385, Atl, GA 30348-5385
 515637488 +Citizens Bank, One Citizens Dr., Riverside, RI 02915-3000
 515695069 +Citizens Bank N.A., 20000 Horizon Way Suite 900, Mt Laurel, NJ 08054-4318
 515683075 +Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
 515682948 +Citizens Bank, N.A., c/o Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900,
 Mt. Laurel, NJ 08054-4318
 515637490 +Kathleen McBride, 7910 Castor Ave., Philadelphia, PA 19152-3622
 515665259 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 515637491 +Stark & Stark, 777 Township Line Rd., Ste. 120, Yardley, PA 19067-5559

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty +EDI: QBTHOMAS.COM Sep 02 2016 22:38:00 Brian S. Thomas, Brian S. Thomas, LLC,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 tr +EDI: QBTHOMAS.COM Sep 02 2016 22:38:00 Brian Thomas, Brian Thomas, Esq,
 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 02 2016 23:00:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 02 2016 23:00:26 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: fnb.bk@fnfg.com Sep 02 2016 23:01:00 First Niagara Bank, 483 Main Street,
 Harleysville, PA 19438-2311
 515685261 +E-mail/Text: girddb@aessuccess.org Sep 02 2016 23:00:15 American Education Services,
 1200 N7th Street, Harrisburg, PA 17102-1419
 515637484 EDI: BMW.COM Sep 02 2016 22:38:00 BMW Financial Services, PO Box 9001065,
 Louisville, KY 40290
 515689424 EDI: BMW.COM Sep 02 2016 22:38:00 BMW Financial Services NA, LLC, P.O. Box 3608,
 Dublin, OH 43016
 515644151 +EDI: BMW.COM Sep 02 2016 22:38:00 BMW Financial Services NA, LLC, 5550 Britton Parkway,
 Hilliard, OH 43026-7456
 515637486 +EDI: CAPITALONE.COM Sep 02 2016 22:38:00 Capital One Bank, PO Box 30285,
 Salt Lake City, UT 84130-0285
 515931415 EDI: CAPITALONE.COM Sep 02 2016 22:38:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 515655826 EDI: DISCOVER.COM Sep 02 2016 22:38:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 515693896 +E-mail/Text: fnb.bk@fnfg.com Sep 02 2016 23:01:00 First Niagara Bank, N.A.,
 6950 South Transit Road, Lockport, NY 14094-6384
 515637489 +E-mail/Text: fnb.bk@fnfg.com Sep 02 2016 23:01:00 First Niagra, PO Box 28,
 Buffalo, NY 14240-0028
 515897161 +EDI: RESURGENT.COM Sep 02 2016 22:38:00 PYOD, LLC, c/o Resurgent Capital Services,
 Po Box 19008, Greenville, SC 29602-9008
 515756648 EDI: RMSC.COM Sep 02 2016 22:38:00 Synchrony Bank,
 c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605
 515637492 +EDI: TDBANKNORTH.COM Sep 02 2016 22:38:00 TD Bank, 1701 Route 70 East,
 Cherry Hill, NJ 08003-2335
 515637494 +EDI: TFSR.COM Sep 02 2016 22:38:00 Toyota Financial Services, PO Box 4102,
 Carol Stream, IL 60197-4102

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 515637485* +BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
 (address filed with court: BMW Financial Services, PO Box 9001065, Louisville, KY 40290)
 515644152* +BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, OH 43026-7456
 515637493* +TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08003-2335

TOTALS: 0, * 4, ## 0

District/off: 0312-1

User: admin
Form ID: 318

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Total Noticed: 37

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 04, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 2, 2016 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Bruno Bellucci, III on behalf of Debtor Dmitry Niman jkearney@djdlawyers.com,
bbellucci@djdlawyers.com,bfrost@djdlawyers.com
Bruno Bellucci, III on behalf of Joint Debtor Angelica Giverts jkearney@djdlawyers.com,
bbellucci@djdlawyers.com,bfrost@djdlawyers.com
Douglas S. Stanger on behalf of Creditor Renee L Friedman-Stemmer
doug.stanger@flastergreenberg.com,
jackie.parsio@flastergreenberg.com;lillian.felici@flastergreenberg.com;doug.stanger@ecf.inforuptcy.com;lillian.felici@ecf.inforuptcy.com
Everett K. Sheintoch on behalf of Creditor First Niagara Bank esheintoch@sheintochlaw.com
Jennifer D. Gould on behalf of Creditor TD Bank, N.A. jgould@stark-stark.com,
lsciscio@stark-stark.com;mdepietro@stark-stark.com
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marshall T. Kizner on behalf of Creditor TD Bank, N.A. mkizner@stark-stark.com
Robert P. Saltzman on behalf of Creditor Citizens Bank NA f/k/a RBS Citizens NA dnj@pbslaw.org
Warren S. Jones, Jr. on behalf of Creditor Capital One, N.A. wsjonesesq@verizon.net,
bestcasewsj@gmail.com

TOTAL: 11